

CHINESE AMERICAN INSURANCE ASSOCIATION



2018 HONOREE MARC WOLIN





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to 2018 Honoree

Marc Wolin

President & CEO Seneca Insurance Company





Congratulations Marc Wolin

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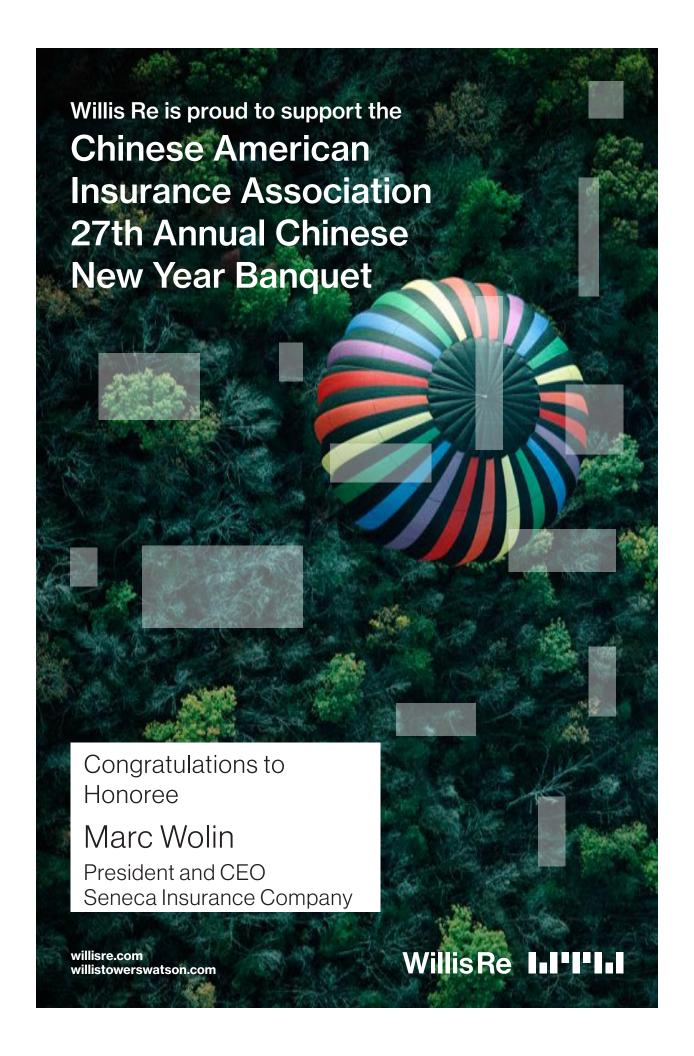




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Travelers applauds The Chinese American Insurance Association (CAIA) for its efforts in helping us connect with the Asian-American community. The support the CAIA provides – including professional and career development; education for the community on insurance-related topics; and education for Travelers about the products and services of Asian Americans – is invaluable as we continue to build relationships across a diverse customer base. To learn more about opportunities with Travelers, visit travelers.com/agents.







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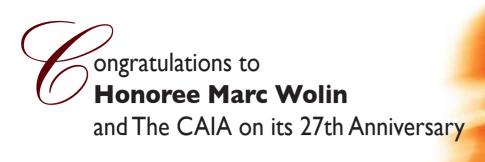
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STATE OF NEW YORK OFFICE OF THE STATE COMPTROLLER

110 STATE STREET ALBANY, NY 12236

George Tsui, President Chinese American Insurance Association c/o L3 Advertising 119 Bowery, 3rd Floor New York, NY 10002

Dear Friends:

Greetings to all those gathered this evening for the 27th Annual Lunar New Year Banquet hosted by the Chinese American Insurance Association and welcoming 4715, the Year of the Dog. Since 1989, CAIA has worked to promote professional

March 22, 2018

development within the insurance industry, to educate members of the Chinese American community about the range of insurance products and the value of the protections they offer, and to celebrate the rich Chinese cultural heritage.

Special congratulations are due to this year's honoree: **Marc Wolin**, President & CEO, Seneca Insurance Company. His outstanding leadership, service and achievements are truly worthy of your recognition.

Encompassing a wide variety of insurance professionals engaged in the life, health, property and casualty insurance market sectors, the Chinese American Insurance Association provides a forum where members can exchange ideas and experiences, network, and discuss emerging challenges and opportunities. CAIA encourages continuing professional development and seeks to uphold the highest standards of excellence and integrity. As part of its commitment to supporting the next generation of insurance agents, the Association established the CAIA Scholarships to assist deserving students in realizing their educational aspirations. CAIA also fosters communication and cooperation between the Asian and American insurance industries. The dedicated officers, board and members of the Chinese American Insurance Association are honoring cherished traditions, and helping clients attain financial security and peace of mind.

Best wishes for a joyful celebration and continued success.

Sincerely

Thomas P. DiNapoli State Comptroller

BANQUET PROGRAM





5:30 – 6:45	Cocktail Reception

7:00 Lion Dance

Welcome Remarks

George Tsui – President & Banquet Chair

Introduction of the Board of Directors

Vera Tsai – President Elect

Acknowledgement of Special Guests

Stephen Chiu – Vice President Elect

7:20 **Dinner**

7:50 Introduction of the Honoree

George Tsui - President & Banquet Chair

Honoree Remarks

Marc Wolin, President & CEO, Seneca Insurance Company

8:20 Presentation of 2018 CAIA Scholarship Awards

James Ho – Scholarship & Membership Chair

Vera Tsai – President Elect

8:45 Raffle — **TV** Sponsored by Penn Mutual

Presentation of Commemorative Plaques

George Tsui – President & Banquet Chair

Vera Tsai – President Elect

Stephen Chiu – Vice President Elect

Elaine Liu – Secretary Elect

Closing Remarks

George Tsui – President & Banquet Chair











THE CITY OF NEW YORK OFFICE OF THE MAYOR NEW YORK, NY 10007

March 22, 2018

Dear Friends:

It is a pleasure to join the Chinese American Insurance Association in welcoming everyone to its 27th Annual Chinese New Year Banquet.

New York rises on the strength of its business sector, and the more diversified it becomes, the more productive and dynamic it will be. Established in 1990, CAIA fosters professional excellence and community service among Chinese Americans working in the insurance fields, and it sponsors scholarships to help nurture the next generation of industry leaders. As you gather in fellowship to celebrate the Lunar New Year, I applaud the Association's members and supporters for their efforts to unite and uplift Chinese New Yorkers and empower a vital workforce. Together, we will expand opportunity in the five boroughs and build a brighter, more inclusive future for all.

On behalf of the City of New York, congratulations to tonight's honoree, Marc Wolin. Please accept my best wishes for a wonderful event, and may the Year of the Dog bring you all great health, happiness and continued success.

Sincerely,

Bill de Blasio

Mayor

CAIA BOARD MEMBERS







President & Board Director **George Y. Tsui,** MBA, CPCU, ARM, ARe Goyoto Consulting



President Elect & Board Director **Vera Tsai** Gartner + Bloom Attorneys At Law



Vice President Elect & Board Director **Stephen Chiu,** LUTCF



Secetary Elect & Board Director **Elaine Liu**







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Board Director **Christopher Shum**New York Life



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Board Director
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Board Director **Vince Vitiello** Global Diversity Marketing



THE CITY OF NEW YORK OFFICE OF THE COMPTROLLER SCOTT M. STRINGER



March 22, 2017

Chinese American Insurance Association 115 Bowery, 3rd Floor New York, NY 10002

Dear Friends,

It is my pleasure to extend best wishes to all attending the Chinese American Insurance Association's 27th Annual Chinese New Year of the Dog Banquet.

Since 1989, the Chinese American Insurance Association (CAIA) has been devoted to supporting insurance professionals in New York City. CAIA gives Chinese-speaking insurance professionals the resources they need to expand their networks and assist Chinese New Yorkers with navigating insurance issues that impact their lives, homes, and businesses. CAIA has made a positive impact on our City by raising awareness of the importance of insurance coverage.

Congratulations to tonight's honoree, Marc Wolin. His remarkable commitment to the Chinese American Insurance Association is evident in all he does.

Thank you to the Chinese American Insurance Association for bringing us together to celebrate community and service. Please accept my best wishes for continued success.

Sincerely,

Scott M. Stringer

New York City Comptroller

PRESIDENT'S MESSAGE







George Y. Tsui, MBA, CPCU, ARM, ARe

On behalf of the Chinese American Insurance Association and it's Board of Directors, we want to give thanks to all, including our many sponsors for their participation and support, which we greatly value.

This year CAIA is pleased to honor Mr. Marc Wolin, CEO of Seneca Insurance Company. Under Mr. Wolin's leadership, Seneca Insurance Company has been serving the Chinese business communities for many years. They have provided quality insurance products, claim and loss control services to the Chinese communities throughout the Greater New York areas.

Established in 1989, CAIA is a non-profit grassroots organization serving Asian American insurance professionals in the U.S. for the past 29 years. I am deeply honored and grateful to have the opportunity to serve as the Association's President for the past two years. In addition to organizing education seminars for continuing education for our membership, we have collaborated with many employers to enhance their diversity initiatives, and extend employment opportunities to CAIA members and friends. CAIA continues to offer four scholarships to worthy students in pursuing careers in the insurance industry.

As I turn the CAIA Presidency to Vera Tsai, I would like to thank the CAIA Board of Directors and our sponsors again for their support over the past two years.

This is Lunar Year 4716, the Year of the Dog – a year that will bring you loyalty, independence, sincerity, enthusiasm, and dedication. I wish all of you a happy, healthy, and prosperous New Year.



GRACE MENG HOUSE OF REPRESENTATIVES Washington, D.C. 20515

March 22, 2018

Chinese American Insurance Association 119 Bowery, 3rd Floor New York, NY 10002



Dear Chinese American Insurance Association:

I am delighted to extend my heartfelt greetings to all gathered at the Chinese American Insurance Association's Annual Chinese New Year of the Dog and 29th Anniversary Celebration.

The Chinese American Insurance Association (CAIA) was founded in 1989 as a non-profit grassroots organization in the Chinese-American community. CAIA members consist of dedicated professionals from all levels and areas of the Life, Health, Property and Casualty Insurance Industry. CAIA engages in community outreach to better educate residents about insurance issues that affect their lives, including how insurance products can protect their businesses and personal assets, and secure their financial well-being. Recent initiatives have included consumer education seminars regarding safe driving practices, health care reform, and care options for senior citizens. The organization also continues to work toward improving relations between the Chinese-American community and the elected officials of New York.

I am honored to join the Chinese American Insurance Association in recognizing the remarkable achievements of this year's distinguished honoree, Marc Wolin, President and Chief Executive Officer of Seneca Insurance Company. I commend the Chinese American Insurance Association for highlighting such excellence in service in addition to their ongoing commitment to our vibrant communities and city.

Please accept my best wishes for a wonderful celebration and much continued success! Happy Year of the Dog!

Sincerely,

Grace Meng

Member of Congress

2018 HONOREE







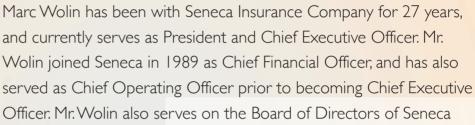






Marc Wolin

President & CEO, Seneca Insurance Company



Insurance Company and Seneca Specialty Insurance Company.

Seneca is a commercial property and casualty insurer for small to medium commercial business with approximately \$300 million of premium, 312 employees, and over 500 producers in all fifty states on an admitted and non admitted basis. The Company is noted for its underwriting expertise for non standard and standard risks that require individual risk underwriting with an average combined ratio of 87 over the past 16 years. Seneca is a wholly owned subsidiary of Crum & Forster, which in turn is a wholly owned subsidiary of Fairfax Financial Holdings, Ltd.

Prior to Seneca, Mr. Wolin had various financial and operational responsibilities in the insurance industry as Vice President of Finance for Primerica Corporation (part of Citigroup), Director of Financial Planning at AIG, and as a Certified Public Accountant and Audit Manager at Coopers & Lybrand (now PriceWaterhouseCoopers).

Mr. Wolin has a bachelor of science in accounting from the University of Buffalo, and is a certified public accountant in the State of New York. He has varied interests including being a semi pro and NYC high school Referee for the past 35 years, previously serving on the Executive Committee and Board of Directors of Temple Beth Am of Merrick, and being well versed in history and biblical studies. Mr. Wolin was born and raised in Brooklyn, and his wife Randi have four children and have been living in Long Island, New York for the past 27 years.







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President & CEO, Seneca Insurance Company

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2014, 2015	Lynn Guan <i>AWAC Services</i>
2012, 2013	Richard C. Hsia The Wright Insurance Group
2010, 2011	Benjamin Li New York Life
2007 - 2009	Elizabeth Mui Travelers
2006	Bing Li Fremont Consulting LLC
2002-2005	Edward Louie MetLife
2000, 2001	George Tsui CGU
1998, 1999	James Ho MetLife
1996, 1997	Stephen Boon Harold L. Lee & Sons Inc.
1994, 1995	Ray Chin MetLife
1992, 1993	MetLife Chon Chen Guy Carpenter Dan Ting
1990, 1991	Dan Ting China America Insurance Company

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COUNCIL MEMBER. 1st DISTRICT. MANHATTAN

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LUNAR NEW YEAR GREETING 4716 恭 賀 新 禧

March 22, 2018

President George Tsui The Chinese American Insurance Association 119 Bowery, 3rd Floor New York, NY 10002

Dear Friends.



As we gather together to usher in the Year of the Dog, I am honored to join members of the Chinese American Insurance Association (CAIA) Dog to celebrate 29 years of contributions to the Chinese American community.

A non-profit grassroots organization established in 1989, CAIA has been an anchor for financial empowerment in the Chinese American community by hosting seminars and providing concrete tools on consumer education, insurance coverage, health care reform, and senior care. CAIA also supports future generations by awarding scholarships to motivated students of Chinese descent pursuing careers in the insurance industry.

Tonight, I join CAIA in recognizing Marc Wolin, President & Chief Executive Officer of Seneca Insurance Company, for his work to provide flexible and customized coverage for small to medium commercial businesses.

Thank you to CAIA for your continued commitment to the Chinese American community in Lower Manhattan and beyond. I send you my best wishes for a happy, healthy and prosperous New Year!

華美保險協會 狗年 祝賀

何年鴻運 生意

Sincerely,

Margaret S. Chin

市議員 陳倩雯 敬賀

Council Member, District 1

Margaret Chi

New York City Council

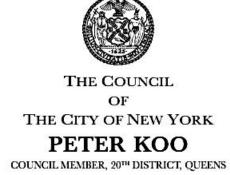
PAST HONOREES





2017	Kevin H. Kelley, Chief Executive Officer, Ironshore Inc.	
2016	Eileen C. McDonnell, Chairman & CEO, The Penn Mutual Life Insurance Company	
2015	Britt Newhouse, Chairman, Guy Carpenter & Company, LLC	
2014	Evan G. Greenberg, Chairman & CEO, ACE Limited	
2013	Ming Lee, President & CEO, AIR Worldwide	
2012	Robert H. Benmosche, President & CEO, AIG	
2011	Tom Motamed, Chairman & CEO, CNA Financial	
2010	Maurice R. Greenberg, Chairman & CEO, C.V. Starr & Company	
2009	Mario P. Vitale, CEO of Global Corporate, Zurich	
2008	Eric R. Dinallo, Superintendent of Insurance, New York	
2007	Jay S. Fishman, Chairman & CEO, The St. Paul Travelers Companies, Inc.	
2006	Vincent G. Vitiello, Chairman, CEO & President, Allianz Life Insurance Co. of NY	
2005	Eric B. Campbell, CLU, ChFC, CLF, EVP & Chief Distribution Officer, New York Life International, LLC	
2004	Ray J. Groves, Chairman & CEO, March, Inc.	
2003	Michael D. Jaffe, Executive VP & General Counsel, Country-Wide Insurance Company	
2002	Prescott S. Bush, Jr., Chairman, US/China Chamber of Commerce	
2001	Salvatore D. Zaffino, Chairman & CEO, Guy Carpenter & Company, Inc.	
2000	Michael D. O'Halleran, President & Chief Operating Officer, Aon Corporation	
1999	Heidi Hutter, Chief Executive Officer, Swiss Re	
1998	Dennis A. Busti, President & CEO, Reliance National	
1997	Sylvester Green, Senior VP & Managing Director, Chubb & Son Inc.	
1996	James Duffy, President, St. Paul Re	
1995	Ted Athanassiades, President, MetLife	
1994	Edward Hanley, President — International Division, Cigna	
1993	Salvatore Curiale, New York State Superintendent of Insurance	





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March 22, 2018

The Chinese American Insurance Association 113 Bowery, 3rd Floor New York, NY 10002

Dear Friends:

It is with great pleasure that I extend my warmest greetings to the Chinese American Insurance Association on the occasion of its 27th Annual Chinese New Year of the Rooster Banquet at Jing Fong Restaurant.

This year's Year of the Dog celebration will proudly honor Marc Wolin, President and Chief Executive Officer of Seneca Insurance Company. Established in 1989, the CAIA is a non-profit grassroots organization that has dedicated itself to providing networking opportunities within the Chinese American community, and to providing a resource for insurance information. Its membership consists of dedicated professionals across the spectrum of the life, health, property and Casualty insurance industries.

On behalf of the New York City Council, I commend the leadership and staff of the Chinese American Insurance Association for their tireless work in providing important community services and working to improve the quality of life in for all New Yorkers.

Thank you for your dedication and commitment to improving the great City of New York. Please accept my best wishes for continued success.

Sincerely,

Peter Koo Council Member 20th District, Queens

SPONSOR ACKNOWLEDGMENTS



The Chinese American Insurance Association gratefully acknowledges the generous contributions of the sponsor for tonight's celebration.

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Penn Mutual Revolutionizes the Purchasing of Life Insurance with a New Automated, Accelerated Experience





https://blog.pennmutual.com/penn-mutual-revolutionizes-experience-purchasing-life-insurance-new-automated-accelerated-experience/

By David O'Malley

Penn Mutual achieved a major milestone this week when we processed our first life insurance policy on our innovative, new accelerated client experience. The new client experience requires no medical testing for many individuals and can take as little as 24 hours from application to payment, compared to an industry average of 30 days or more! The experience eliminates all the paperwork and delays that slow the current life insurance application, underwriting and policy delivery process.

With this new experience, we are reaffirming our commitment to helping advisers build long-term, meaningful relationships with their clients. Currently, too much of an adviser's time is spent on shepherding applications through to approval. Our new experience relieves advisers of that burden and allows them to focus on deepening client relationships and providing real solutions for today's complex financial needs.

At the same time, consumers are demanding a new generation of online tools that are more responsive to their lifestyle. Penn Mutual's new experience offers the same ease of use and quick approvals as Rocket Mortgage, Turbo Tax and other consumer-focused online financial services tools. In that respect, it ticks all the boxes in that it is less intrusive, faster, more convenient and secure for users.

Our experience represents a major technological breakthrough for the life insurance industry in that it seamlessly digitizes the buying process from beginning to end. The accelerated experience is available for our top-selling fixed individual life insurance products up to \$2.5 million for standard or better risk classes and ages 20-65. Consequently, the new experience is more than an online application. Rather, it has the automated intelligence to make key decisions and integrate with online tools and databases to quickly verify, authenticate and confirm, speeding decision making and approvals.

Penn Mutual recognizes that innovation is the key driver to help advisers insure more Americans and protect their financial future. To get there, we understand that nimble is the new normal, and such advancements are required to maintain the health of the industry. Better than any other life insurance company, Penn Mutual has the focus, wherewithal, culture and the commitment needed to lead the industry by developing leading-edge tools that better serve today's adviser community and their clients.

To learn more about our new experience and when it will be available in your area, please contact one of our field leaders.



It's the Year of the Dog (4716 by the Lunar calendar), which scampered in on February 16, 2018. You're likely a Lucky Dog, and the pick of the litter, if born this year, or spawned in 2006, 1994, 1982, 1970, 1958, 1946, 1934, or 1922 (in which case, you're a pretty old dog that probably doesn't need to learn any new tricks).

Dogs run faster than humans, and also age faster than humans. Depending on dog size, a dog year is equivalent to, ruffly, 7 human years, so if your dog was born, say, 12 years ago in the last Year of the Dog 2006, Fido is now pushing 80 years old in human terms.

Still the age-old, anthropomorphic riddle continues to confound: Don't dogs tend to look like their owners? Or, doesn't a dog owner tend to look like its dog? Accurate answers depend upon point of view and, perhaps, which end of the dog one happens to be comparing. Isn't the resemblance often striking and even revealing?

Dogs have been known to howl at the Moon, like their cousin coyotes and wolves crying in the wilderness. Dogs from time to time have been denigrated and disparaged. Thus Elvis crooned "You Ain't Nothing But a Hound Dog", while Marvin Gaye sang sadly about being "Doggone". Sycophants are often criticized for being "lap dogs", whether in Washington, D.C. or elsewhere.

You know it's been a Hard Day's Night, when you've been working like a dog. But the Beatles, as "Hey Bulldog" declared, really loved Dogs. In fact, in one of the great love songs ever, McCartney proclaimed that "You have always been my inspiration" to "Martha, My Dear" --- his beloved cuddly English sheepdog.









Dogs are lovable well beyond puppy love and, of course, the Dog is Man's Best Friend. Renown for dogged determination, Dogs are characteristically courageous, fearless, faithful, loyal and true blue. Dogs are intelligent, with great instincts.

Dogs are noble, indeed, heroic. Lassie, RinTinTin, Bullet, Old Yeller, Goofy, Pluto, Marmaduke, Deputy Dawg, Lady (and the Tramp), Toto, Scooby Doo, and Snoopy are just a few shining exemplars of uncanny canines (not to mention 101 spotted Dalmatians) enshrined in the Doggy Hall of Fame. It's simply impossible, from among these intrepid furry friends, to pick out the Top Dog.

Although doggy preferences change, Dogs have always been popular pets. Mercifully, rescues and mutts abound. "Mixed Breed" is the more gentile description for mongrels. For example, Governor Andrew Cuomo's new "First Dog", Captain, is a handsome blend of Siberian, shepherd and malamute, a combination that should instill warmth in both master and dog.

Among people's pooches, poodles still dominate, with cuter variants like the labra-doodle and golden-doodle coming into vogue. While the diminutive Chihuahua remains abundant, many for some reason find Rottweilers, pinschers and pit-bulls irresistible, if not adorable. More exotic pedigrees emerge, such as the hypoallergenic xoloitzcuintli ("xolo"), the cute kooikerhondje ("kook"), as well as the regal Rhodesian ridgeback.

Speaking in political terms about Top Dogs, Ben Franklin was a Dog, as was Winston Churchill (and Herbert Hoover). So, too, are George W. Bush and Bill Clinton. Turns out present President Donald J. Trump is likewise a Dog. Is his barking worse than his bile or bite?

As a matter of freakish coincidence, the aforementioned Presidents Bush, Clinton and Trump were all born as post-war pups in 1946 --- the same fateful Year of the Dog. Thus the World will ultimately decide which Top Dog is barking up the wrong tree or, over and beyond the call of duty or of the wild, devastating forests.

SCHOLARSHIP PROGRAM





The CAIA Scholarship Program began fourteen years ago under the direction of Stephen Boon who was the President of CAIA at that time. The scholarship program was created to honor the memory of Mr. James Ying. Mr. Ying was one of the original charter officer of CAIA Board. He dedicated his life to insurance industry and Chinese insurance community. His passing was harsh loss to the Chinese insurance community.

The Board of CAIA is pledging its commitment to this scholarship for highly qualified students who can demonstrate excellent academic achievement, dedication to insurance related studies and extracurricular activities. This year, we have received many qualified candidates from St. John's University, Columbia University, New York University, Queens College and many others. After a thorough review by the committee, 4 students were selected for as recipient for our scholarship.

This year our first Seneca / CAIA co-sponsored recipient is **Chen Liang**, Liang is currently enrolled in the Honor Program at St. John's University with 3.94 GPA. She was her high school valedictorian. She was a math tutorat Mira Costa College and current is a math tutor at St. John's University. She was an Administrative Assistance of International Student office at St. John University. Looking to bring her strong background and experience to the Finance field.

Our second, Penn Mutual / CAIA co-sponsored recipient is **Wenqi Chen**, Wenqi is enrolled in Columbia Universitywith 4.19 GPA on Graduate level. Wenqi also ranked 3rd among 47 students in his class. Wenqi had Life insuranceActuary experience with China Life Insurance Company. He has deep interest in PC industry. Hopefully he willfulfill his dream in US.

Our third recipient is **Ziyu Du**. Ziyu is enrolled in Risk Management Program at Queens College with 3.85 GPA. Coming from a small town in China, she works very hard to achieve her goal; she will bring her knowledge and skill to help those who need her services.

Our fourth recipient is **Shun Yin Law** also known as Justin who enrolled in Economic and Psychology at New York University with 3.95 GPA. Justin came from Hong Kong, China. He worked very hard to get himself in NYU. His dream is to combine both of his majors in Finance industry.

Congratulation to all our recipients, Chen, Wenqi, Ziyu and Shun Yin on their achievements and wish themgreat success in insurance industry.







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2017 Honoree Kevin H. Kelley with CAIA Board of Directors



Keynote Speaker Maria T. Vullo, Superintendent of the NYS Department of Financial Services with CAIA Board of Directors







2017 Honoree **Kevin H. Kelley,** Chief Executive Officer, Ironshore Inc.



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2017 Scholarship Recipients Lindi Zeng, Xiangrui Zhang, Natalie Ng and Grant Chen







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Lion Dance



Dance Performance



2017 Honoree Kevin H. Kelley with CAIA Board of Directors

CAIA 2018 EVENT CALENDAR



January Eebruary Preparation for Year of the Dog Annual Banquet

February

Scholarship Candidates Review

March

Annual Banquet, 3/22 at Jing Fong Restaurant, Chinatown

April

Banquet Review & Recommendations

May

Strategic Planning for 2019

June

2019 Honoree Nomination

July

Educational Seminar



Strategic for 2019 Annual Banquet & Committees



Holiday Party Preparation



November

December

Scholarship Guideline & Rule Review



Review Holiday Party & Annual Banquet Process



Holiday Networking Party



A 2017 CAIA SCHOLAR







Natalie Ng

Without the CAIA, I would not be as far in my career as I am today. More than financial support, the CAIA/ Ironshore scholarship has provided me both the ability to enter the insurance industry and the confidence to progress in it.

As part of the scholarship, this past summer, I was able to intern at Ironshore in their Property and Casualty department as a pricing actuary. There, I strengthened my technical and industry knowledge by working on projects involving data cleanup, rate change analysis, and actuarial ratemaking and was able to network with many professionals. Because of this

experience, I was able to secure a position at PricewaterhouseCoopers as a Life Practices Actuarial Service Intern in their Assurance department for the upcoming summer.

The most rewarding part of being a CAIA scholarship recipient, however, is being a representative of the CAIA. This scholarship not only validates my efforts in my studies, but it has pushed me to work harder. It has made me feel closer to my heritage, as I feel honored to represent young Asian-Americans in the insurance industry. In hopes of making the CAIA proud, I strive to be the best actuary I can be.



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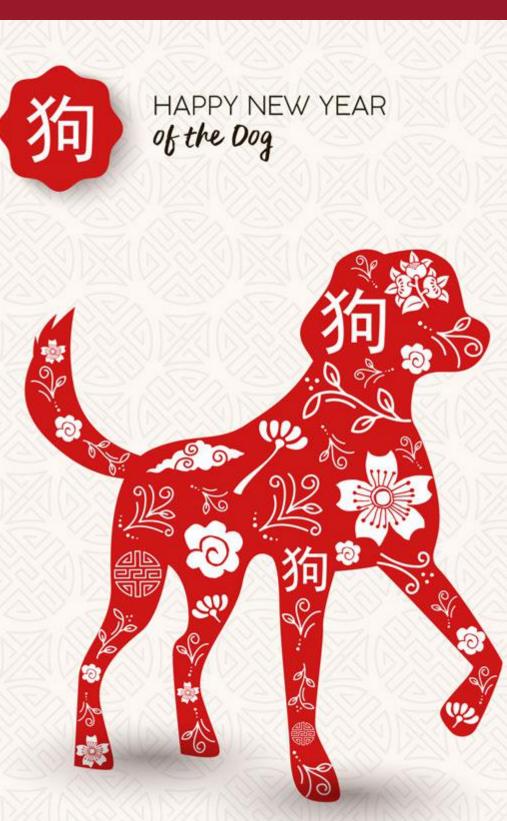
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Background Information:

The Chinese lunar calendar is the longest chronological record in the history, dating from 2637 B.C. when the first cycle of the zodiac was introduced. One complete cycle takes 60 years and is made up of five simple cycles of 12 years each. The 78th cycle started on February 1984, and will end on February 2044. Twelve animals were assigned to each of the 12 years when, according to legend, the Lord Buddha summoned all the animals to come to him before he departed from Earth. Only twelve animals came to bid him farewell. As a reward, he named a year after each one in the order that it arrived. First came to Rat, ten the Ox, the Tiger, Rabbit, Dragon, Snake, Horse, Ram, Monkey, Rooster, Dog and Pig. Thus, we have the twelve animal signs of Today. The animal ruling the year in which you were born exercises a profound influence on your life. "This is the animal that hides in your heart".

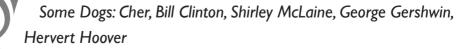
THE YEAR OF THE DOG



2018, 2006, 1994, 1982, 1970, 1958, 1946, 1934, 1922

People born in the Year of the Dog possess the best traits of human nature. They have a deep sense of loyalty, are honest, and inspire other people's confidence because thy know how to keep secrets. But the Dogs are somewhat selfish, terribly stubborn, and eccentric. They care little for wealth; yet somehow always seem to have money. They can be cold emotionally and sometimes distant at parties. They can find fault with many things and are noted for their sharp tongues. The Dogs make good leaders and they are faithful to those they

love. They are compatible with those born in the Years of the Horse, Tiger, and Rabbit.







THE YEAR OF THE PIG 2019, 2007, 1995, 1983, 1971, 1959, 1947, 1935, 1923

People born in the Year of the Pig are chivalrous and gallant. Whatever they do, they do with all their strength. They are born to give, to yield and to serve; they constantly sacrifice their own happiness and comfort for the sake of somebody else. They have tremendous fortitude and great honesty. They don't make many friends but for the ones that they do, they make for life. Anyone having a Pig Year friend is fortunate because they are extremely loyal. They don't talk much but have a great thirst for knowledge. They study a great deal and are generally well informed. The Pigs are quick temper, yet they hate arguments and quarreling. They are kind to their lived ones. No matter how bad problems seems to be, the Pigs try to work them out, honestly if sometimes impulsively. They are most compatible with Rabbits and Ram.

Some Pigs: Ernest Hemingway, Lucille Ball, Mahalia Jackson, Elizabeth Cady Stanton

THE YEAR OF THE RAT 2020, 2008, 1996, 1984, 1972, 1960, 1948, 1936, 1924

People born in the Year of the Rat are clever, curious, imaginative, charming and truly generous to the person they love. They work hard to achieve their goals, aspire for wealth, and are likely to be perfectionists. They are however, prudent with their money. Those born in this year have a tendency to be quick-tempered and overly critical. They have high ambitions and are generally very successful. Rats are risk takers, but they always calculate the risks precisely before leaping into action. They are most compatible with people born in the years of the Dragon, Monday and Ox.

Some Rats: Charlotte Bronte, William Shakespeare, George Washington, Catherine I

THE YEAR OF THE OX 2021, 2009, 1997, 1985, 1973, 1961, 1949, 1937, 1925, 1913

People born in the Year of the Ox are patient, speak little, and inspire confidence in others. They tend, however, to be eccentric, and opinioned, and anger easily with their fierce tempers. Despite their lacks of oral communication, when they do speak their words are quite eloquent. Oxen are mentally and physically alert. Generally easy going, they can be remarkably stubborn, and hate to fail or be opposed. They are also hard working and persistent. They can stick to a task longer and harder than anybody else. Oxen are observant; they have remarkable memories and are good at reporting on absolutely everything that their eyes perceive. They are most compatible with Snake, Rooster, and Rat people.

Some Oxen: Walt Disney, Clark Gable, Richard Nixon, Rosa Parks, Vincent Van Gogh

THE YEAR OF THE TIGER 2022, 2010, 1998, 1986, 1974, 19623, 1950, 1938, 1926, 1914

Tigers are sensitive, given to deep thinking and capable of great sympathy. They are daring fighters; capable of standing up to the biter end for what they think is right. However, they can be extremely short tempered. Other people have great respect for them, but sometimes Tigers come into conflict with older people or those in authority. They are suspicions of others, but they are courageous and powerful. Although they love adventures, and are addicted to excitement, it is better not to challenge a Tiger's confidence. They like being obeyed and not they other way around. Tigers are most compatible with Horses, Dragons, and Dogs.

Some Tigers: Dwight D. Eisenhower, Marilyn Monroe, Marco Polo, Beatrix Potter





THE YEAR OF THE RABBIT 2023, 2011, 1999, 1987, 1975, 1963, 1951, 1939, 1927

People born in the Year of the Rabbit are kind, warm, sweet, affectionate, friendly, articulate, talented, and ambitions. They are virtuous, reserved, and have excellent taste. Rabbits are admired, trusted, and are often financially lucky. They are fond of gossip, but are tactful and generally kind. Rabbits seldom lose their temper: They are clever at business and being conscientious. They never back out of a contract that they decide to sign. Call them cautions or call; them timid, Rabbits will undertake nothing before they have weighted the pros and cons from every angle. That is probable why they are doing well in their work. And yet, unless they abandon their conservative nature, and become more aggres sive, they will probably live a normal and average life. They are most compatible with those born in the years of the Sheep, Pig, and Dog.

Some Rabbits: Confucius, Rudolph Nureyev, Queen Victoria, Orson Welles, Jan Yolen

THE YEAR OF THE DRAGON 2024, 2012, 2000, 1988, 1976, 1964, 1952, 1940, 1928, 1916

People born in the Year of the Dragon are healthy, brave, honest, sensitive energetic, enthusiastic, optimistic, ambitious, aggressive, and determined in action. Dragons are idealists and perfectionists. They really enjoy starting new things and being in full control of them. They are also short tempered, and stubborn, but inspire confidence and trust. Although the Dragons tempers are hot, they can be witty, funny and generous to their friends, so most people look up to them. When Dragons enter a gathering, this popular character ignites the room. They are compatible with Rats, Snakes, Monkeys, and Roosters.

Some Dragons: Susan B. Anthony, Joan of Arc, John Lennon, Florence Nightingale

THE YEAR OF THE SNAKE 2025, 2013, 2001, 1989, 1977, 1965, 1953, 1941, 1929, 1917

People born in the Year of the Snake are romantic, charming, and deep thinking. They say little and possess great wisdom. They never have to worry about money; they are financially fortunate. Snakes are often quite vain, selfish, and a bit stingy. Yet, they have tremendous sympathy for others and try to help those less fortunate. Snakes tend to overwork, since they have doubts about other people's judgment and prefer to rely on themselves. They are determined in whatever they do and hate to fail. Although calm on the surface, they are intense and passionate. Snakes are usually good looking and sometimes have martial problems because they are fickle. They are most compatible with the Ox and Roosters.

Some Snakes: Liz Claiborne, Elizabeth I, Carole King, Martin Luther King, Abraham Lincoln

THE YEAR OF THE HORSE 2026, 2014, 2002, 1990, 1978, 1966, 1954, 1942, 1930, 1918

People born in the Year of the Horse are popular, hardworking, aggressive, ambitions and intelligent. They are cheerful, skillful with money, and perceptive, although they sometimes talk too much. They are wise, talented, good with their hands, and sometimes have a weakness for members of the opposite sex. They are impatient and not blooded about everything except their daily work. They like entertainment and large crowds. They are very independent and rarely listen to advice. No matter how integrated they seem to be, the Horses' inner self remains powerfully rebellions. Although they have boundless energy and ambition, the Horses have a hard time belonging. In general, the Horses are gifted, but in truth they are really more cunning than intelligent, and they know that. That is probably why most of them lack confident. They are most compatible with Tigers, Dogs, and Ram.

Some Horses: Louisa May Alcott, Chopin, Ella Fitzgerald, Aretija Frankly, Teddy Roosevelt







THE YEAR OF THE RAM

2027, 2015, 2003, 1991, 1979, 1967, 1955, 1943, 1931, 1919

People born in the Year of the Ram are elegant and highly accomplished in the arts. At first glance, they appear to be better off than those born in the Zodiac's other years. But the Rams are quite shy, pessimistic, hesitant, and over anxious. They are always passionate about what they do and what they believe in. They have remarkable strength and have patience in searching out facts and analyzing details when there is a good reason. If a reason is missing, they can be very lazy and almost daydreamers. Their good manners and charms always bring many admirers and friends. The Rams never have to worry about having the best in their life for their abilities make money for them, and they are able to enjoy the creature comforts that they like. They are wise, gentle, and compassionate. They are compatible with Rabbits, Pigs, and Horses.

Some Rams: Rachel Carson, Michelangelo, Rudolph Valentino, Barbara Walters

THE YEAR OF THE MONKEY

2028, 2016, 2004, 1992, 1980, 1968, 1956, 1944, 1932, 1920

People born in the Year of the Monkey are erratic geniuses of the cycle. They are clever, skillful, and flexible. Monkeys are strong-minded thinkers, planers, calculating and manipulative. They love to play with things and ideas, trying new things out and changing them until they work. They are remarkable inventive and original and can solve the most difficult problems with ease. There are few fields in which Monkey people wouldn't be successful, but they have a disconcerting habit of being too agreeable. They want to do things now, and if they cannot get started immediately, they become discouraged and sometimes leave their projects. Although good at making decisions, they tend to look down on others. Having common sense, Monkey people have a deep desire for knowledge and have excellent memories. Monkey people are strong willed, but their anger cools quickly. They are most compatible with Dragon and Rat.

Some Monkeys: Julius Caesar, Bette Davis, Diana Ross, Elizabeth Taylor, Eleanor Roosevelt

THE YEAR OF THE ROOSTER

2029, 2017, 2005, 1993, 1981, 1969, 1957, 1945, 1933, 1921

People born in the Year of the Rooster are deep thinkers, capable, and talented. They like to be busy and are devoted beyond their capabilities and are deeply disappointed if they fail. They are alert, sober, conservative, powerful, decisive, and intelligent. They are brave and confident in work and life and willing to move toward new horizons. The Roosters are hard working, astute, and definite in decision making, often speaking their mind loud and sound. The Roosters' emotions like their fortunes swing very high to very low. They can be selfish and too outspoken, but are always interesting and can be extremely brave. The main virtue in the Roosters' character is loyalty; thus, they make devoted friends. They always keep their promises and are always true to their word. They are most compatible with Ox, Snake, and Dragon.

Some Roosters: Virginia Apgar, Catherine the Great, Groucho Marx, Peter Ustinov







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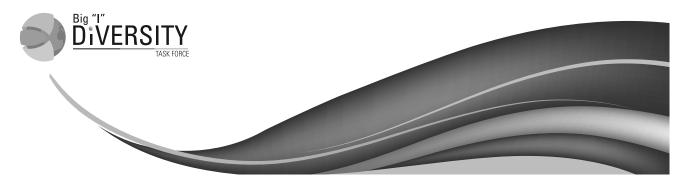
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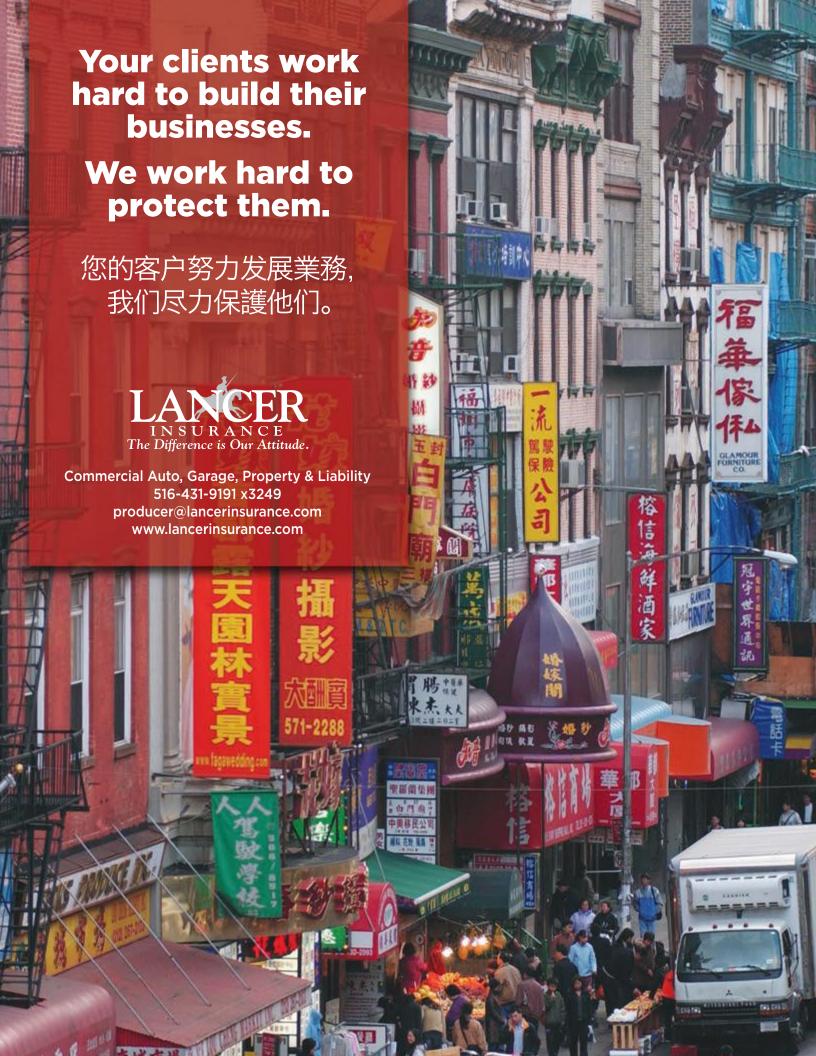
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Over the past more than 100 years, NYCS has been working very hard with thousands of students every year. Students learn from dedicated teachers not only the Chinese language, but also its history, culture, with

emphasis on the Chinese traditional ethics of values and virtues.

At present, NYCS provides Chinese education based on levels of various grades, from prekindergarten through 12th grades, as well as adult classes. In addition, NYCS offers students a variety of classes in dancing, drawing, piano, and Crimson Kings Drum Corps.

Ever since Ms. Nora Chang Wang took over the leadership in September 2016, the reputable NYCS has been undergoing a series of improvement projects. All the physical upgrades and quality improvements during the initial stage under Principal Nora Chang Wang's leadership have paved the foundation of the road of continuous improvement.

Looking ahead, Principal Nora Chang Wang, along with deep appreciation for the strong support from the NYCS Board of Directors, and for the cooperation and efforts from all staffs, is optimistic and confident for NYCS' future, growing into a unique and quality-focused institution for overseas Chinese education, and a model for all other localities, not only in the U.S., but also in North America and even in the world. In order to achieve this goal, Principal Wang is committed to working closely

with other important segments of the community, such as business, education, arts and culture, among others. The Chinese American Insurance Association is one of those organizations Principal Wang is establishing collaborative relationships.





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